



MILLCREEK BENEFITS OVERVIEW

PUBLIC EMPLOYEES

July 1, 2025 through June 30, 2026

Millcreek City is proud to offer a variety of benefits to employees.



Medical and Dental Insurance *(Full-Time Employees)*

Benefits begin the date of hire. Millcreek offers two (2) options for medical insurance: PEHP Traditional plan or PEHP High-Deductible plan. Between these two (2) plans, employees have the option to select the Advantage network (Intermountain Healthcare) or the Summit Network (Common Spirit (Holy Cross), Mountain Star, and University of Utah Health Care). Dental insurance is also available through PEHP.

The City pays 85% of medical and dental plan costs.



Vision Insurance *(Full-Time Employees)*

Vision coverage is provided by EyeMed through PEHP. This coverage is optional and is 100% paid for by the employee.



Supplemental Insurance *(Full-Time Employees)*

Millcreek provides three (3) supplemental insurance options through Assurity Life Insurance Company.

- Accident Expense Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance

These coverages are optional, available for self-only or family coverage, and 100% paid for by the employee.



Pet Insurance *(Full-Time Employees)*

Pet health insurance is offered through PetsBest at a discounted rate for Millcreek employees. Coverage is available for cats and dogs only. This coverage is optional and is 100% paid for by the employee.



Life Insurance and Accidental Death & Dismemberment *(Full-Time Employees)*

Group term life insurance of \$100,000 is provided to the employee, \$5,000 for the employee's spouse, and \$2,000 for eligible dependents at no cost. Additional supplemental life insurance may be purchased by the employee. The City also provides a \$50,000 Line-of-Duty Death Benefit and a \$10,000 Accidental Death Benefit to the employee at no cost.



Tax Savings

Flexible Spending Accounts (FSA) *(Full-Time Employees)*

Employees enrolled in the PEHP Traditional plan may elect to make bi-weekly payroll contributions to a FSA. Funds can be used to pay for eligible medical expenses on a pre-tax basis. IRS contribution limits for 2025 are \$3,300 for self-only coverage medical expenses (\$660 may be rolled over to the next plan year) and \$5,000 for dependent childcare expenses. Employees enrolled in the PEHP High-Deductible Plan may be eligible to enroll in a Limited Purpose FSA.



Health Savings Account (HSA) *(Full-Time Employees)*

Employees enrolled in the PEHP High Deductible plan receive a pre-tax contribution from Millcreek, once each fiscal year, to fund the HSA. Employer contribution amounts rely on the tier of medical coverage chosen by the employee.

Employees can make bi-weekly pre-tax contributions to their HSA account in addition to the contributions made on behalf of Millcreek. HSA contribution limits for 2025 are \$4,300 for self-only coverage and \$8,550 for family coverage, and for 2026 are \$4,400 and \$8,750, respectively. These limits include contributions made by the employee and the employer.



Short Term Disability (STD) *(Full-Time Employees)*

The City provides this benefit at no employee cost. STD coverage pays 60% of the employee's wage, with a maximum benefit of \$1,400 a week, for up to 13 weeks. Employees become eligible after successful completion of the six-month new hire probationary period.

**Long Term Disability (LTD)** *(Full-Time Employees)*

The City pays the premium for LTD coverage which offers 66.67% salary replacement after a three-month waiting period.

**Personal Time Off (PTO)** *(Full-Time and some Part-Time Employees)*

Employees accrue 6.15 hours of PTO per pay period and may carry a maximum of 320 hours at any given time. Accrual rates increase with years of service.

**Paid Holidays** *(Full-Time and some Part-Time Employees)*

Employees receive thirteen paid holidays a year, including a floating holiday that is determined by the City Manager.

**Flexible Schedule** *(Full-Time Employees)*

Employees have the option to work a traditional work schedule (8-hour day, Monday-Friday) or may opt into a 9/80 flex schedule (eight 9-hour days, one 8-hour day, and every other Friday off) or a 4-10 work schedule (four 10-hour days weekly, scheduled between Monday-Friday), subject to Department Head approval.

**Employee Assistance Program** *(All Employees)*

A counseling and consultation service through Intermountain Healthcare is provided to help employees and eligible family members with a wide range of personal issues. This plan is paid for by the City and there is no out-of-pocket expense for the employee to participate.

**Education Tuition Reimbursement** *(Full-Time and some Part-Time Employees)*

Employees may receive tuition reimbursement for courses of study that are directly related to the employee's current position or are beneficial to the City, not to exceed \$5,250 each calendar year and subject to City Manager approval.

**Western Governors University (WGU)** *(Full-Time Employees)*

Employees may be eligible to receive a \$2,500 scholarship when they enroll at WGU.

**COLA and Merit Increases** *(Full-Time and some Part-Time Employees)*

Employees may receive COLA and/or Merit salary increases based on performance evaluations, market adjustments, and/or the availability of funds as allocated by the City Council.

**Retirement – Pension** *(Full-Time and some Part-Time Employees)*

Millcreek funds a pension plan and/or 401(k) account through Utah Retirement Systems (URS) for the employee. Specific contributions vary based upon hire date and the tier the employee falls under and will be discussed further at the time of hire. For more information, please visit www.urs.org.

**Retirement – Savings Plans** *(Full-Time and some Part-Time Employees)*

Employees have the option to contribute to a variety of additional savings account options through URS including 401(k), 457, and Roth IRA. Contributions can be made on a pre-tax or post-tax basis through bi-weekly payroll deductions.

**Social Security Exemption** *(Full-Time and some Part-Time Employees)*

Millcreek has elected to withdraw from the Social Security system. Because of this exemption, Millcreek and the employee will each contribute 6.2% to an approved URS retirement savings account chosen by the employee on a bi-weekly basis, for a total of 12.4%.

**Other Benefits**

Bereavement/funeral Leave, caregiver leave, birthday leave, jury duty leave, military leave, emergency leave, medical and cell phone stipends, year-round free recreation activities at Millcreek Common, City Hall and Millcreek Common room rental discounts, safety awards, training opportunities, employee luncheons, onsite gym, pet-friendly office, off-site employee engagement activities, and other department specific awards.

This document was created to provide general information about the benefits offered at Millcreek and is subject to change at the City's discretion. Please contact Human Resources for questions or more details.